

Open Enrollment

Each year there is an Open Enrollment Period during the months of November to January. This is the only time you can apply and enroll in a Qualified Health Plan on kynect unless you qualify for a Special Enrollment. You can apply and enroll in Medicaid and KCHIP anytime during the year.

Special Enrollment

A Special Enrollment lets people enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying life event like getting married, having a child, moving to the state, loss of health coverage, newly qualifying for Payment Assistance or Special Discounts.

Depending on the qualifying life event type, individuals may have 60 days before or 60 days following the event to enroll in a health plan.

Free Help

Insurance Agents and kynectors are professionals who work in your community and are trained and certified to help you with health insurance plans, Medicaid, KCHIP.

They can help with:

- Questions
- Application process
- Enrollment, and more

You can get help or find an Agent of kynector by visiting kynect.ky.gov OR

Calling 1-855-4kynect (459-6328)

Mon.–Fri., 8 a.m.–7 p.m. EST;
During Open Enrollment, Saturday hours available from 8 a.m.–5 p.m. EST



kynect health coverage

kynect health coverage is Kentucky's health insurance marketplace where you can enroll in Qualified Health Plans (QHPs).

Through kynect health coverage, you may qualify for a Premium Tax credit (APTC) and Cost Sharing Reductions that help make coverage more affordable.





Estimated Costs

If you are...	You may qualify for...	Your estimated cost
An individual, 19 or older, making less than \$17,787	Medicaid	No Cost
An individual, 19 or older, making \$20,000	QHP with APTC and CSR	SLCSP* Monthly - \$5 Annually - \$60
Individual 19 or older making \$35,000	QHP with APTC	SLCSP* Monthly - \$145 Annually - \$1740
Individual 19 or older making \$51,040	QHP with APTC (premium not to exceed 8.5% of income) newly eligible	SLCSP* Monthly - \$362 Annually - \$4344
Family of four making less than \$36,570	Medicaid	No Cost
Family of four making \$48,000	QHP with APTC and CSR (children under 19 may be eligible for KCHIP)	SLCSP* Monthly - \$53 Annually - \$636
Family of four making \$80,000	QHP with APCT	SLCSP* Monthly - \$409 Annually - \$4,908
Family of four making more than \$104,8--	QHP with APTC (premium not to exceed 8.5% of income) newly eligible	SLCSP* Monthly - \$742 Annually - \$8,904

QHP = Qualified Health Plan

APTC = Advance Premium Tax Credit

CSR = Cost Sharing Reduction

Income levels and premium estimates are based on the year 2021, actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR



Coverage

All medical plans offered through kynect health coverage have the same set of benefits, including doctor visits, trips to the hospital and ER, prescription coverage, and more. Stand-alone dental plans and stand-alone vision plans are also available through kynect health coverage.

Medicaid and KCHIP

Medicaid is a program that provides health care for income eligible residents including children, families, pregnant women, the aged and the disabled.

You can apply anytime for Medicaid and KCHIP in-person, by phone, or online.

To apply, you can go to your local DCBS office, apply online at kynect.ky.gov or with the help of a kynector. For questions about Medicaid or if you would like to speak with someone, call DCBS at (855) 306-8959.

